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Gatlinburg Fire Department Maintains Superior ISO Rating

GATLINBURG – Insurance premiums for Gatlinburg residents and businesses should continue to be available at discounted rates following a positive inspection from the Insurance Services Office (ISO).

City Manager Cindy Cameron Ogle was notified on March 1 that the Gatlinburg Fire Department had maintained its ISO Public Protection Classification of 3. This rating assists insurance companies in calculating premiums for residential, commercial, and industrial properties within the city limits of Gatlinburg.

ISO is the leading supplier of statistical, underwriting, and actuarial information for the property/casualty insurance industry.

“ISO has completed its analysis of structure fire suppression delivery system provided in your community,” the letter states. “We are very pleased to report that the resulting classification is a Class 3.”

This information basically means that the community’s fire suppression and water/utility services are improving in the face of the demands of a changing environment.”

“This is a great accomplishment for our City,” said Ogle. “The rating will continue to provide residents and businesses with savings on their insurance costs. High commendations and credit go to the City’s Fire and Water/Utility departments and we offer much appreciation to our City Commissioners that supports these efforts.”

In addition to providing Fire & Emergency Medical Services within the City of Gatlinburg, the Fire Department also services many areas outside of the corporate limits. The ISO survey revealed a significant improvement for residents serviced by GFD who live outside of the City but within five miles of a fire station and within 1000 feet of a fire hydrant. For these residents and businesses, the ISO PPC rating has improved from a Class 9 to a Class 4. Based upon a 2001 study, this reclassification could result in considerable insurance savings for the residents and businesses in this area.

Fire Chief Greg Miller credited City staff with obtaining this rating.

“Everyone involved has worked very hard to make this happen,” said Miller, who organized and presented the information to the ISO inspection representative. “Each person within the organization was assigned to a specific committee to ensure that all areas of the inspection were covered.”

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The Water/Utilities Department and Manager Dale Phelps played a key role in obtaining this rating due to significant improvements to the water system over the past eight years, including the replacement of a considerable number of hydrants and extension of water services.

Forty percent of the rating is based on the water system; 10 percent is based on the emergency dispatch center and the remaining 50 percent is an evaluation of the Fire Department. Each Department assembled information and made presentations to ISO representatives. Improvements were noted in both the Fire and Utility Departments.

"It is satisfying to work for a City Manager and Commission who strongly support improving our Fire Department and Ambulance Service Delivery System," said Miller. "The attainment of this fire rating allows us to return a savings on insurance premiums back to the citizens and residents of Gatlinburg and the surrounding community."